

York farmer and banker exchange days

Job description for today's farmer is varied and complex

(Editor's Note: As part of the recent observance of Ag Day, a York County farmer and a banker exchanged days with each other. Following are two articles of what each encountered as they spent a day involved in the other's operation. The articles were written by Gail McPherson, of York County and Penn's Agri-Women, whose husband, Paul, participated in the exchange.)

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To prepare for his recent Agriculture Day visit to the farm, Bill Groft, Sr. Vice President of Operations, York Bank, bought a pair of rubber boots. By the end of his day's visit, after following in the farmer's footsteps, he asserted, "I should have gotten running shoes."

Groft came to Maple Lawn Farms as guest of Paul McPherson in this first Businessman/Farmer CEO Exchange sponsored by the York Chamber of Commerce and York County Agri-Women to celebrate an exchange of ideas, information and experiences. He didn't know what to expect, and when he returned to the bank the next day, he was greeted by many colleagues who asked how he had made out. They wondered how he had held up pruning trees all day.

Actually, Groft got to see the management side of agriculture, the dealing with a multitude of different problems that this par-

ticular farmer and his wife, Gail faced during the 10-hour workday he spent with them.

He came away with a job description he might use if he were attempting to fill the position of a farm owner/manager.

WANTED: AGRIBUSINESS MAN/WOMEN.

PREREQUISITES: Capable of managing a business enterprise with assets in the 6 to 7 figures. Must have good personnel management skills. Responsible for hiring, training and directing employees. Good leadership skills are essential.

Requires a practical knowledge of all forms of machinery. Should be able to disassemble and assemble any gasoline or diesel engine. Should be comfortable with electrical circuitry and be able to complete basic repairs to electric motors and wiring.

Ability to comprehend the course of political events at the state and federal levels. Will be expected to understand present and proposed legislation that has an impact upon agriculture. At times will be asked to represent the interests of agriculture to local and federal officials.

Familiarity with mathematics is essential. Must be able to mentally perform numerous calculations regarding gallons, bushels, acres, dollars, pounds and temperature.

Entrepreneurial instincts supported by strategic planning

and marketing skills must be in evidence. However, the willingness to make decisions, buttressed by years (some might suggest a lifetime) of experience should not be lacking.

The problem-solving intuition of an inventor mixed with the patience and objectivity of the scientist would be expected.

A strong accounting background is required. Budgeting, tax planning and cost accounting skills should be in evidence. Financial planning techniques such as present value analysis, cost-benefit analysis, investment planning, futures and hedging strategies, and familiarity with commodities trading techniques are required. Experience using microcomputers would be an asset.

Finally, the person seeking this position must have the physical stamina to work long hours; the mental fortitude to overcome adversity; and the humility to accept the forces of nature that cannot be controlled or understood.

SALARY: To be determined by the applicant's ambition and resourcefulness (and the whims of state and federal legislators).

McPherson completed the exchange by visiting for a day with the banker at "his farm" 1123 N. George St., where Groft took him through a "typical" day in banking operations.



The day on Maple Lawn Farms found banker Bill Groft accompanying Paul McPherson from orchard to grain elevator and from shop to field. Here, the exchange participants work together to roll out some straw for mulching strawberries.

Participants find operations have similarities, differences

YORK — "There are more similarities between growing peaches and banking than I ever realized."

Paul McPherson, fruit grower from southern York County, made that observation after having spent a day with York Bank Sr. Vice President of Operations Bill Groft in his 1123 N. George St. office. The visit completed the second part of the Businessman/Farmer CEO Exchange sponsored by the York Chamber of Commerce and York County Agri-Women to celebrate Agriculture Week.

Groft had been down on the farm the previous day lending a hand to McPherson in his fruit and grain operations loading corn trucks, repairing an elevator motor, rewiring the flow/acreage continuous tracking system monitor for installation on a spray rig; supervising blueberry pruning, training new people on pruning peach trees, seeing the beginning process of an orchard removal; observing various conservation measures as well as adjusting entries on the accounting system computer and mulching strawberries.

Though the day with banker Groft was not as hectic as most days on the farm, McPherson points out several similarities between the two businesses.

"We both work with people and equipment to get the job done, McPherson said. "We both are affected by the market and price factors beyond our control. We both work with a commodity trying to turn it into a product: For Bill it's money; for me it's food."

"We try to buy low, sell as high as possible and still get some of the business. We're both looking closely at markets whether it's the bond market or the corn market. And it turns out that we both check our competitors on pricing." McPherson continued: "Ef-

ficiency in our operating techniques will determine our profitability. There are volatile variables for both bankers and farmers: interest rates and weather. We're both part of a macro-economy. Interestingly enough, we're both struggling with micro-computers trying to use new technology to our advantage, but frustrated that it's still hard to zero in on our costs/unit whether it's the cost of writing a CD, or the cost per bushel of peaches in a particular block. The bottom line for both of us is to manage effectively and keep our costs down."

Management differences do exist, though, between the farmer and the banker as evidenced by their two days together. McPherson observes that Groft has more employees doing specific jobs routinely day after day, year after year, perhaps, so that they become proficient at what they do.

He got a glimpse of the proofing department where all tell batches are checked for accuracy. Operators punch in machine readable codes, microfilm all incoming checks before they proceed to the read/sort station. In the checking account department, statements are stuffed for mailing. One department takes care of cash items and overdrafts. Management reporting takes place in a control area where Groft uses a micro computer to generate meaningful reports.

Specific job descriptions fit personnel verifying accounts for new software, handling Certificates of Deposit, retirement accounts, and current information files. Electronic banking is monitored in a control center where staff perform problem solving and data processing functions.

At the farm, McPherson finds no two days even vaguely similar. Employees perform 5 to 12 dif-



Banker Bill Groft, left, learns from Paul McPherson that the time to take out an orchard is after it has made a crop and not after money has been lost on it. Removing the peach trees is just one of many ag tasks that the banker encountered as he made a day's visit to the McPherson Maple Lawn Farms.

ferent skills weekly. Work schedules are always at the mercy of the weather or the priority of the season, and highly unpredictable. For every workday plan, there is a back-up and an alternate back up with improvisation playing an integral part depending on the crisis. While a nucleus of employees are fulltime year round, pruning and harvest seasons require additional labor who stay on only seasonally and vary from year to year. There is constant training with new people for a variety of jobs.

A major distinction exists in the decision making process, also. While Groft filters research and creative input into the final major decisions at York Bank, decisions are normally reached through a cooperative effort. His organization puts a high value on cooperativeness in reaching decisions. McPherson is often faced with on-the-spot decisions to make within a working day for a particular moment, by himself with no one else to report to or consult with. McPherson surmises that far-

mers would be better off working from the kind of plans and policies developed for the various departments at the bank. Having to develop reports of this type force improved planning on the planner. Farmers, he contends, get too caught up in the nuts and bolts and pressures of the work day and lack staff time. Planning is too easy for them to put off and ignore. He feels the conference concept of developing highly organized procedural manuals and employee performance analysis is valuable.

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